



ADV. GAURAV S. DESHMUKH

B.COM, LLB

Off. At;

“Vaishnavi Complex” Flat no. -S4 on Second Floor, | Email:- advdeshmukhakola@gmail.com

Gaurakshan Road, Opposite MSEB Power House, | Call on:- 9028232246 / 9404092024 (W)

Tq. And Dist. Akola (MH). 444001.

LEGAL SCRUTINY REPORT

Appl. No: 77000370566

Date: 13/10/2026

To,

Branch Credit Manager,
ICICI HFC LTD.
Akola.

Dear Sir/Madam,

As desired by you, I/we are furnishing hereunder the Title/Legal Search Cum Verification Report in the file/case of **Mr. Ranjit Dnyaneshwar Thakare**.

PART I: DESCRIPTION OF APPLICANT'S AND PROPERTY.

1. Name of the Applicant/Borrower/s: Mr. Ranjit Dnyaneshwar Thakare
2. Name of the Co-applicant/s(if any): Mrs. Kavita Ranjit Thakare
3. Purpose of Loan: Commercial builder Purchase
4. Name of the Property Owner/s: Mr. Chandrakant Harikisan Rathi ,
Mr. Shashimohan Harikisan Rathi
Mr. Shyam @ Shyamsundar Harikisan Rathi

5. Description of the Property:

That the piece and parcel land situated within the jurisdiction of Mangrulpir Municipal Council situated at **Mauje- Mangrulpir**, bearing field **Survey No. 231/1A**, whereas layout formulated thereof as per the permission and sanction map issued by Mangrulpir Municipal Council vide permit no. 660/2023, Dated 06/06/2023. followed converted as non agricultural as per the order passed by Tahsildar Mangrulpir, vide order passed in Rev. case no. Prastu-1/AK/KVI/701/2023, Dated 16/06/2023. Of which Layout **Plot no. 1, area admeasuring 3560.77 Sq. Mt.** Whereas residential building construction thereon as per the building permission and sanction map issued by Mangrulpir Municipal Council vide order passed in case no. CCMXS/PO/2025/APL/00001, Dated 27/02/2025. Under Building the name and Style “**SHUBHA SANDESH COMPLEX**” out of which “**Shop no. 3**” Situated on “**Upper Gound Floor**” having carpet area adm. **29.07 Sq. Mt.** and **Super built up area adm. 40.95 Sq. Mt.** along with the **2.85 % Undivided Share** in land, Located at Mauje- Mangrulpir, Tq. Mangrulpir And Dist. Washim.

Which is bounded as under:-

Towards East:	Passage
Towards West:	Shop No. 9
Towards North:	Shop No. 2
Towards South:	Shop No. 4

Nature of the Property/Product:	Residential
Type of Property:	Freehold

PART II: LIST OF DOCUMENTS SUBMITTED BEFORE ME/US FOR SCRUTINY AND LEGAL OPINION

- 1) Copy of Reg. Power of Attorney executed by Mr. Chandrakant Harikisan Rathi and 2 others in f/o Mr. Shyam @ Shyamsundar Harikisan Rathi; bearing no. 1684, and Dated 23/06/2023.



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- 2) Copy of Reg. Deed of Declaration executed by Mr. Chandrakant Harikisan Rathi and 2 others, Bearing no. 1712, Dated 22/05/2025.
- 3) Copy of Building Permission and Sanction plan issued by Mangrulpir Municipal Corporation, vide permit no. CCMXS/PO/2025/APL/00001, Dated 27/02/2025.
- 4) Copy of Layout Permission and Map issued by Mangrulpir Municipal Council Vide Permit no. 660/2023, Dated 06/06/2023.
- 5) Copy of NA order issued by Tahsildar Mangrulpir, vide order passed in case no. Prastu-1/AK/KVI/701/2023, Dated 16/06/2023.
- 6) Copy of Draft of Agreement to sale executed by Mr. Chandrakant Harikisan Rathi and 2 others in f/o Mr. Ranjit Dnyaneshwar Thakare.
- 7) Latest 7/12 extract in the name of Mr. Chandrakant Harikisan Rathi and 2 others.
- 8) Latest Tax receipt in the name of Mr. Chandrakant Harikisan Rathi and 2 others.

PART III: FLOW OF TITLE OF PROPERTY:

1. After perusal of the document provided by the applicant/borrower it reveals that, initially agriculture land field **Survey No. 231/1B, area adm. 1.07 HR**, was in ownership and possession of Mr. Puranmal Harikisan Rathi who died intestate, leaving behind the legal heirs namely Mr. Harikisan Puranmal Rathi, Smt. Bhagirathibai Puranmal Rathi and Mrs. Rukhmabai Rameshwar Mundada accordingly, the said property has been inherited by them and their name has been mutated on 7/12 extract of the property; Vide Mutation Entry no.74.
2. Thereafter Smt. Bhagirathibai Puranmal Rathi and Mrs. Rukhmabai Rameshwar Mundada declare the oral relinquishment in f/o Mr. Harikisan Puranmal Rathi in the year 1981, dated 10/04/1981; thereby relinquished their right, Title and undivided share of **Survey No. 231/1B**. Accordingly their name has been deleted from the 7/12 extract of the property; Vide Mutation Entry no. 75. Dated 10/04/1981.
3. Thereafter Mr. Harikisan Puranmal Rathi had died on dated 01/07/1990, leaving behind the legal heirs namely Mrs. Basantabai Harikisan Rathi, Mr. Chandrakant Harikisan Rathi, Mr. Shashimohan Harikisan Rathi and Mr. Shyam @ Shyamsundar Harikisan Rathi. Accordingly the said property has been inherited by them and their name has been mutated on 7/12 extract of the property; Vide Mutation Entry no. 1260.
4. Thereafter Mrs. Basantabai Harikisan Rathi had died on dated 26/01/2004. leaving behind the legal heirs namely Mr. Chandrakant Harikisan Rathi, Mr. Shashimohan Harikisan Rathi and Mr. Shyam @ Shyamsundar Harikisan Rathi accordingly, the said property has been inherited by them and their name has been mutated on 7/12 extract of the property; Vide Mutation Entry no. 1988.
5. Thereafter that on 12/05/2025. Mr. Chandrakant Harikisan Rathi, Mr. Shashimohan Harikisan Rathi, Mr. Shyam @ Shyamsundar Harikisan Rathi, Mrs. Ratnaprabha Bankatlal Mundada and Mr. Vitthal Rameshwar Mundada, executed the document styled as Memorandum of oral partition wherein they had admitted that in the year 1994, there was oral partition in Mr. Chandrakant Harikisan Rathi, Mr. Shashimohan Harikisan Rathi, Mr. Shyam @ Shyamsundar Harikisan Rathi, Mrs. Ratnaprabha Bankatlal Mundada, Smt. Basantabai Harikisan Rathi, Smt. Bhagirathi Puranmal Rathi and Mrs. Rukhmabai Rameshwar Mundada and in that partition the land from Survey no. 231/1B, of Village Mangrulpir was allotted to the share of Mr. Chandrakant Harikisan Rathi, Mr. Shashimohan Harikisan Rathi, Mr. Shyam @ Shyamsundar Harikisan Rathi and Smt. Basantabai Harikisan Rathi. Later on Mrs. Basantabai Harikisan Rathi, had died on dated 26/01/2004. leaving behind the legal heirs namely Mr. Chandrakant



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Harikisan Rathi, Mr. Shashimohan Harikisan Rathi and Mr. Shyam @ Shyamsundar Harikisan Rathi accordingly, the said property has been inherited by them and their name has been mutated on 7/12 extract of the property; That as per the order of the Tahsildar Mangrulpir, the land from Survey no. 231/1B, is given Survey no. 231/1A, and the name of grantors is muted in the revenue record.

6. Thereafter Mr. Chandrakant Harikisan Rathi, Mr. Shashimohan Harikisan Rathi and Mr. Shyam @ Shyamsundar Harikisan Rathi applied for the permission to formulate the layout of **Survey no. 231/1A, area adm. 9200.00 Sq. Mt.** and to convert the same in to non-agricultural for residential use, same has been approved by Mangrulpir Municipal Council vide its Permit no.1567/2022, Dated 24/08/2022; followed with issued sanad and converted as Non-Agriculture for Residential use as per the order passed by Tahsildar, Mangrulpir vide order passed in Case no.911/2022, Dated 01/11/2022.
7. Thereafter Mr. Chandrakant Harikisan Rathi and Mr. Shashimohan Harikisan Rathi executed the Power of Attorney in f/o Mr. Shyam @ Shyamsundar Harikisan Rathi; thereby authorized to appear and sign the deed and documents in respect of the entire Plots of the layout i.e **Plot no. 1**, Vide Reg. Power of Attorney bearing no. 1684, Dated 23/06/2023.
8. Thereafter Mr. Chandrakant Harikisan Rathi, Mr. Shashimohan Harikisan Rathi and Mr. Shyam @ Shyamsundar Harikisan Rathi applied for the building permission and sanction plan for the construction of residential building/house on **Plot no. 1, area adm.9200.00 Sq. Mt.** thereby Mangrulpir Municipal Council approved the construction thereon; as per the Permit no. CCMXS/PO/2025/APL/00001, Dated 27/02/2025.
9. Thereafter Mr. Chandrakant Harikisan Rathi, Mr. Shashimohan Harikisan Rathi and Mr. Shyam @ Shyamsundar Harikisan Rathi executed the deed of declaration thereby declare the construction of under the residential-commercial building under the name and style “**SHUBHA SANDESH COMPLEX**” consist of multiple Flat, Shope and Unites thereon having different area and size of the above said on **Plot no. 1**, Vide Reg. Deed of Declaration bearing no. 1712, Dated 22/05/2025.
10. At present Mr. Chandrakant Harikisan Rathi, Mr. Shashimohan Harikisan Rathi and Mr. Shyam @ Shyamsundar Harikisan Rathi are the joint and absolute owner and possessor of the entire, Shope and unites of the building namely “**SHUBHA SANDESH COMPLEX**” out of which they agreed to sale the “**Shop no. 3**” Situated on “**Upper Gound Floor**” having **carpet area adm. 39.30 Sq. Mt. and Super built up area adm. 40.95 Sq. Mt.** along with the **2.85 % Undivided Share** in land, Constructed on plot no. 1, of survey no. 231/1A, To **Mr. Ranjit Dnyaneshwar Thakare**, as per the Draft of Agreement to sale.

PART IV: EVIDENCE OF THE TITLE OF PROPERTY:

Mr. Chandrakant Harikisan Rathi, Mr. Shashimohan Harikisan Rathi and Mr. Shyam @ Shyamsundar Harikisan Rathi has acquired and owns the said property by virtue of Mutation Entry no.1988.

PART V: OTHER PROVISIONS:

- 5.1 Whether provisions of urban land ceiling act are applicable? **No**
- 5.2 Whether any property/ies intend to be given as security is subject to any minor's claim/share?
No



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- 5.3 Whether the property is affected by any revenue and tenancy regulations; if yes then to what extent? **No**
- 5.4 Whether the user land has been converted into Non-Agricultural for Residential use by the order of the competent Authority? **Yes**
- 5.5 Whether up to date tax/land revenue has been paid in respect of the property? **Yes**
- 5.6 Whether all original documents for last 13/30 years have been scrutinized; if not give reasons? **Yes**
- 5.7 Whether required documents are available for creating mortgage? **Yes**
- 5.8 Whether all the previous owners of the property had the right and competency to transfer the property? **Yes**
- 5.9 Whether the proposed mortgage by deposit of title deeds is possible? **Yes**
- 5.10 What is the tenure of the land; if it is leased? _____ years (remaining period) **No**
- 5.11 Whether the land is Adivasi (tribal) land? **No**
- 5.12 Whether the land /property are joint family property? **No**
- 5.13 Whether SARFAESI Act applicable? **Yes**
- 5.14 Is land/property/flat being subject to any reservations /acquisitions/requisitions? **No**
- 5.15 Whether the property has been transferred by a power of attorney (POA) holder of the original landowner in favour of the loan applicant? **No**
- 5.16 Whether the said POA holder has/had authority to sell the property under POA? **Not applicable**
- 5.17 Whether POA as recorded in 5.15 is registered? **Not applicable**
- 5.18 Whether any prior permission /NOC /consent required from any Authority to mortgage the Property (Authority may be Govt. / Municipal Corporation / Land Development Authority / Industrial Development Authority / Society etc.). If permission is required, specify the name of the authority from whom permission/NOC is required and list all permission/ No objection required? **No**
- 5.19 Whether any permission / consent is required to sell the property upon invocation of the mortgage. If so, indicate the Authority from whom the permission is required; Indicative Time line to obtain such permission; and any premium payable to the Authority upon such transfer.? **No**
- 5.20 Whether Search Report is obtained and submitted? **Yes**

Search Report Details:-

Search Conducted for Years: 13 years.

Name of the Advocate / Searcher: Adv. Gaurav S. Deshmukh

Search Report Date: 13/10/2026

Search E-Challan No. **MH011902475202627U**

Note:

- 5.21 Whether EC is obtained?

EC Details:-

No. of Years EC Obtained: Not applicable

Any Encumbrance to Specify: Not applicable

EC Applied by: Not applicable

PART VI: CERTIFICATE

In view of forgoing, I certify that the title deeds intended to be deposited relating to the property which is offered as a security by way of equitable mortgage and the documents of title referred to above are perfect evidence of the title. If the said equitable mortgage is created in favour of ICICI HFC Ltd. it would satisfy the requirements of creation of an equitable mortgage.



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I further certify that **Mr. Ranjit Dnyaneshwar Thakare** is deriving/derived a valid, clear, marketable and unencumbered title in the Said Property. The Mortgage, if created will be available to the ICICI HFC for the liability of the intending Borrower i.e. **Mr. Ranjit Dnyaneshwar Thakare and Mrs. Kavita Ranjit Thakare.**

PART VI: THE FOLLOWING ORIGINAL DOCUMENTS TO BE COLLECT FOR CRECTION OF MORTGAGE ON SAID PROPERTY.

Following documents needs to be submitted at the time of disbursement of the loan:-

- 1) Copy of Reg. Power of Attorney executed by Mr. Chandrakant Harikisan Rathi and 2 others in f/o Mr. Shyam @ Shyamsundar Harikisan Rathi; bearing no. 1684, and Dated 23/06/2023.
- 2) Copy of Reg. Deed of Declaration executed by Mr. Chandrakant Harikisan Rathi and 2 others, Bearing no. 1712, Dated 22/05/2025.
- 3) Copy of Building Permission and Sanction plan issued by Mangrulpir Municipal Corporation, vide permit no. CCMXS/PO/2025/APL/00001, Dated 27/02/2025.
- 4) Copy of Layout Permission and Map issued by Mangrulpir Municipal Council Vide Permit no. 660/2023, Dated 06/06/2023.
- 5) Copy of NA order issued by Tahsildar Mangrulpir, vide order passed in case no. Prastu-1/AK/KVI/701/2023, Dated 16/06/2023.
- 6) **Original** Possession Letter issued by Mr. Chandrakant Harikisan Rathi and 2 others in f/o Mr. Zaheer Shah Harun Shah.
- 7) **Original Proposed Reg.** Sale Deed executed by Mr. Chandrakant Harikisan Rathi and 2 others in f/o Mr. Ranjit Dnyaneshwar Thakare.
- 8) **Original /Digital** Latest 7/12 extract in the name of Mr. Chandrakant Harikisan Rathi and 2 others.
- 9) Copy of Latest Tax receipt in the name of Mr. Chandrakant Harikisan Rathi and 2 others.
- 10) **Equitable Mortgage** executed by Borrower in f/o ICICI HFC LTD.

Following documents are required post disbursal: (if any): - NIL

PART VI: REMARKS:-NIL

Gaurav
Shivajirao
Deshmukh
Digitally signed by
Gaurav Shivajirao
Deshmukh
Date: 2026.10.17
18:26:30 +05'30'

Mr. Gaurav S. Deshmukh
(Advocate)



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TITLE VERIFICATION AND SEARCH REPORT

Appl. No: 77000370566

Date: 13/10/2026

To,

Branch Credit Manager,
ICICI HFC LTD.
Akola.

Ref:- Investigation of the title of the property.

DESCRIPTION OF APPLICANT'S AND PROPERTY.

1. Name of the Applicant/Borrower/s: Mr. Ranjit Dnyaneshwar Thakare
2. Name of the Property Owner/s: Mr. Chandrakant Harikisan Rath ,
Mr. Shashimohan Harikisan Rath
Mr. Shyam @ Shyamsundar Harikisan Rath

3. Description of the Property:

That the piece and parcel land situated within the jurisdiction of Mangrulpir Municipal Council situated at **Mauje- Mangrulpir**, bearing field **Survey No. 231/1A**, whereas layout formulated thereof as per the permission and sanction map issued by Mangrulpir Municipal Council vide permit no. 660/2023, Dated 06/06/2023. followed converted as non agricultural as per the order passed by Tahsildar Mangrulpir, vide order passed in Rev. case no. Prastu-1/AK/KVI/701/2023, Dated 16/06/2023. Of which Layout **Plot no. 1**, area **admeasuring 3560.77 Sq. Mt.** Whereas residential building construction thereon as per the building permission and sanction map issued by Mangrulpir Municipal Council vide order passed in case no. CCMXS/PO/2025/APL/00001, Dated 27/02/2025. Under Building the name and Style **“SHUBHA SANDESH COMPLEX”** out of which **“Shop no. 3”** Situated on **“Upper Gound Floor”** having **carpet area adm. 29.07 Sq. Mt.** and **Super built up area adm. 40.95 Sq. Mt.** along with the **2.85 % Undivided Share** in land, Located at Mauje- Mangrulpir, Tq. Mangrulpir And Dist. Washim.

Which is bounded as under:-

Towards East:	Passage
Towards West:	Shop No. 9
Towards North:	Shop No. 2
Towards South:	Shop No. 4

Dear Sir/Madam,

As per your instruction I have carried out online search in respect of the above mentioned property for the last 13 years (i.e. from year 2014 to 2026) through the web portal www.igrmaharashtra.gov.in maintained by Department of Registration and Stamp Government of Maharashtra and I Found the following entries during the course of online search –

2014-	NIL
2015-	NIL
2016-	NIL
2017-	NIL



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2018-	NIL
2019-	NIL
2020-	NIL
2021-	NIL
2022-	NIL
2023-	NIL
2024-	NIL
2025-	Reg. Deed of Declaration executed by Mr. Chandrakant Harikisan Rathi and 2 others, Bearing no. 1712, Dated 22/05/2025
2026-	NIL

- This is to certify that –

- ✓ I have taken a search for the period of last 13 years i.e. 2014 to 2026 through website www.igrmaharashtra.gov.in maintained by Department of Registration and Stamp Government of Maharashtra, Vide search E-Challan no. **MH011902475202627U**; **Dated 13/10/2026**; During my search, I do not find anything adverse, which would prevent the present borrower by mortgaging the subject property.
- ✓ Following scrutiny of records related Title Deeds as well as Search taken in office of S.R.O. hereby certify the genuineness of the Title Deeds.
- ✓ The property in question is not mortgaged with any financial institution by its owner and it is free from lien, mortgage, encumbrances etc.
- ✓ I certify that, present owner as mentioned above is having absolute, clear and marketable title over the subject property. I further certify that, he has no obstacle to mortgage/transfer the subject property. The mortgage can be created by intending borrower/mortgagor and said mortgage would be enforceable.

Gaurav
Shivajirao
Deshmukh

Digitally signed
by Gaurav
Shivajirao
Deshmukh
Date: 2026.10.17
18:27:01 +05'30'

Mr. Gaurav S. Deshmukh
Advocate